

## ABSTRACT OF THE INVENTION

**System and Method for Telecommunications, for the Payment of Costs, for Medical Monitoring and for Games**

Specified are systems and methods for telecommunications, for the payment of costs, for medical monitoring and for carrying out actions relevant for games using the possibilities of modern telecommunications. In addition to individually shapable and exchangeable information non-individual information may be offered to a user. Payment operations may be effected via a telecommunications device, for example a mobile telephone. Medical data and actions relevant for a game may be transmitted in the same way.

Fig. 1